THE CLOSING QUOTATIONS OF MONEY.

Offerings and Sales at the Richmond Tobacco Exchange-Internal Revenue Collections-Foreign Advices.

NEW YORK, Jan. 16.—Money on call easy, suring from 25; to 35; per cent, and closing offered at 2 per cent, prime mercantile oper, 54;465; per cent. Starling Exchange nict and true; posted rates, 487a;480; commercial bills, 4875;54875; Government lands dull and steady. Southern State lends and from Rairond bonds active and

day, and the evidences multiply that out-lers for a time being have taken the course prices out of the hands of the trading prices out of the analysis of their deals ine long side, are now working for a remain. A feature of the day's operations as the increased animation and strength all the Coal stocks and Reading, especially during the feremon, followed by very easy trading at advancing prices and finally expectations of 1½ per cent. The other periode of the coal of the day's operations as the increased animation and strength and in fair demand; open kettle, new, good to choice, 274,330c; Rio in good demand and firm; domestic, fair to extra 254,355. mailer business, and Jersey Central, after covering its dividend, right at the speaing ored a further advance of about 2% per out. Delaware and Hudson and Lacka-anna were but little behind, and the last and after a reaction of 1 per cent, closed with a gain of 1% per cent. Distillers opened at an advance and gained throughout the lay, until the rise amounted to 4% per cent, the closing price being the less of the day. The other Industrials were strong throughout, but the advance of 2 per cent, in Sugar as not surressed. was not surpassed. The cnly weak spot was found in Manhattan, in which liquidation will progressed. From 171 it refired to 196, it then railled to 198, at which point it was only 1% per cent, lower for the day. The Grangers were quite netive and strong, and Rock Island. Burlington and St. Paul all showed material gains for the day. The market closed active and strong at or near the highest figures. Sales, 490,000 shares. Treasury Balances -Coin, 885,425,000; currency, \$7,786,000.

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Chi. & Alton 142 do. pref	3
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TOBACCO EXCHANGE.	

Adams Ex. 154 Northern Pacific. Am. Ex. 155 do pref

RICHMOND, VA., Jan. 16, 1803. No offerings of tobaccos at auction on

'Change to-day.

Private sales reported to the secretary of
the Richmond Tobacco Trade to-day: Wrappers, 6 hogsheads: cutters, 1; smokers, 6;
leaf (dark), 31. Total, 44 hogsheads.
The tobacco inspector reports to-day: Inspections—Bright, 6 hogsheads; dark, 3 hogsheads.

heads, Wilson's, Farmers', Alleghany, Shelburne's, Neal's, Davenport's, Planters', Crenshaw's, Shockoe and Seabrook's tobacco warchouses report to-day: Receipts, 34 packages; deliveries, 53 packages.

United States internal revenue collections for the city of Richmond, Va., to-day: Cigars and cigareties, \$5.068.89; plug to-baccos, \$2.964.63. Total, \$8.033.43.

Registered at the Tobacco Exchange to-day: J. C. Watkins, Durbam, N. C.

day: J. C. Watkins, Durbam, N. C. GRAIN AND COTTON EXCHANGE.

RICHMOND, VA., Jan. 16, 1893. Offerings-Wheat, 1,800 bushels; corn.

1,200 bushels; cats, 1,000 bushels. Sales-Wheat, 1,800 bushels; corn, 600

bushels.
Quotations—Whent—Longberry, 78c, to 82c.; mixed, 75c, to 81c.; shortberry, 70c, to 81c.; No. 2 red, 75c, to 80c. Corn—White, Virginia (bag lots), 52c.; No. 2 white, 52c.; No. 2 mixed, 49c, to 50c. Winter cats (for seed), 38c, to 42c.; No. 2 mixed, 39c, to 1949c.; No. 3 mixed, 37c. to 38c. Rye, 58c

THE COTTON MARKETS.

GALVESTON, Jan. 16.—Cotton easy; midding, 9%; net receipts, 6,368 bales; sales, 700 bales; stock, 111,502 bales.

NORFOLK, Jan. 16.—Cotton nominal; middling, 10½; net receipts, 275 bales; sales, 256 bales; stock, 42,156 bales; Constwise,

BALTIMORE, Jan. 16.—Cotton neminal; middling, 10; net receipts, 1,048 bales; sales, 32,969 bales; stock, 3,132 bales; Constwise,

2,482 bules, BOSTON, Jan. 16.—Cotton quiet; middling, BOSTON, Jan. 16.—Cotton quiet; middling, 6%: net receipts, 332 bales; gross receipts, 2,197 bales; Great Britain, 401 bales. WILMINGTON, Jan. 16.—Cotton dull; midding, 6%; net receipts, 175 bales; stock, 14,813 bales.

PHILADELPHIA, Jan. 16 .- Cotton quiet; middling, 10; net receipts, 312 bales; stock, 13,940 bales. SAVANNAH, Jan. 16 .- Cotton quiet; middling, 94; net receipts, 1,879 bales; sales, 450 bales; stock, 89,418 bales; Ccastwise,

NEW ORLEANS, Jon. 16 .- Cotton dull;

NEW ORLEANS, Jan. 16.—Cotton dull; middling, 9-5-16; net receipts, 11,547 bales; gross receipts, 11,949 bales; sales, 1,100 bales; stock, 340,715 bales. MOBILE, Jan. 19.—Cotton easy; middling, 9%; net receipts, 299 bales; sales, 300 bales; stock, 46,046 bales; Coastwise, 127 bales. MEMPHIS, Jan. 16.—Cotton quiet; mid-dling, 9-9-16; net receipts, 3,042 bales; gross receipts, 3,172 bales; sales, 400 bales; gross receipts, 3,172 bales; sales, 400 bales; stock cipts, 3.172 bales; sales, 400 bales; stock,

AUGUSTA, Jan. 16.—Cotton quiet; midding, 9 7-16; net receipts, 193 bales; sales, 24 bales; stock, 43.089 bales.
CHARLESTON, Jan. 16.—Cotton steady; midding, 9½; net receipts, 326 bales; sales, 500 bales; stock, 47,648 bales; Coastwise,

254 bales. CINCENNATI, Ban. 16.—Cotton steady; middling, 9%; net receipts, 122 bales; sales, 150 bales; stock, 5,075 bales. LOUISVILLE, Jan. 16.—Cotton quiet; mid-

87, LOUIS, Jan. 16.—Cotton quiet; mid-fling, 9 11-16; net receipts, 933 bales; gross

HOUSTON, Jan. 16.—Cotton easy; mid-dling, 9 5-16; net receipts, 4.249 bales; sales, 1.008 bales; stock, 27.879 bales.

LIVERPOOL.

LIVERPOOL, Jan. 16. Noon.—Cotton steady, with but little doing: American mid-ding, 5-3-16; sales, 7,000 bales; American, ding, 5-3-16; sales, 7,000 baies; American, 0.500 bales; speculation and export, 1,000 bales; receipts, 24,000 bales; American, 25,800 bales. Futures steady; January-Feb-ruary, 5-8-64; February-March, 5-9-64; Fuary, 5 8-64; February-March, 5 9-64; March-April, 5 8-64@5 11-64; April-May, 5 10-64@5 12-64; May-June, 5 12-64@5 14-64; June-July, 5 14-64@5 15-64; July-August, 5 15-64; Tenders, 900 new dockets.

4 P. M.—January, 5 6-64, seliers; January-February, 5 6-64, seliers; February-March, 5 6-64, values; March-April, 5 7-64@5 8-64; April-May, 5 9-64, buyers; May-June, 5 11-64, seliers; June-July, 5 12-64@5 13-64; July-August, 5 14-64, buyers; August-September, 5 14-64, buyers. Futures closed barely steady.

NEW YORK PRODUCE MARKET.

NEW YORK, Jan. 16.—Flour fairly active, millers asking 15c. advance; Southern flour firm and quiet; common to fair extra, \$2.10

FINANCE AND COMMERCE | 63.10; good to choice do., \$3.15@4.25. Wheat stronger and moderately active; No. 2 red, \$2c, stone and elevator; Sc. afford. No. 2 red, \$2c, store and elevator; \$3c, affoat. Options active, excited and irregular, and closing 1,27%c, advance and weak; No. 2 red, January, \$1c,; February, \$1%c,; May, \$54c, Cern fairly active and stronger; No. 2, 534c; 53c, elevator; 544,2654yc, affoat; steamer mixed, 53c; 44c, Options more active and opened strong, advanced 1,2014c, declined \$200cc, railied \$664c, as influenced by wheat and the West, closing firm at \$62 to over Saturday; January, 534c; May, 544c.

Oats fairly active and firmer; options moderately active and stronger; January, 304e; February, 40c.; May, 404c; No. 2 white, February, 424c; spet prices; No. 3, 39c.; do, white, 42c; No. 2, 394c.; mixed West-

Coffee options opened steady at 10 points lown to 5 points up and closed firm at 5@20 soluts up; January, \$16.35@16.50; February, points up; January, \$16.359/16.50; February, \$16.159/16.35; May, \$15.859/16.00; July, \$15.80 (16.00; October, \$15.800/16.00; spot Rio firmer and in fair demand; No. 7, 179/0179/gc. Sugar-Haw firmer and more active; fair refining, 3–1-16; 96-test centrifugal, 3–7-16 (734); Refined steady and quiet; standard A. 4 11.400/file; crampleted 4.11400/file;

43c.; yellow, 47c.
Rosin dull and steady; strained, common to good, 81,30071,3219.

to good, \$1,307,1525, Turpentine dull and firm at 34@34\fe. Pork quiet and firm; cld mess, \$17.50@ 17.75; new mess, \$18.50@18.75; extra prime

Peanuts steady; fancy hand-picked, 4%@ Alge; farmers, 25/23/56.

Beef quiet and firm: family, \$12.00/213.50;
extra mess, \$9.00/20.50; beef hams stronger,
wanted and quieted at \$17.50/218.00; tierced
beef in moderate demand and firm; city extra, India mess, \$17.00/17.50; cut meats in good demand and firmer; pickled beilles, \$11.00\(\varphi\)11.50; do shoulders, \$9.75\(\varphi\)10.00; do bams, \$14.00; middles quiet and firmer; short clear, \$10.50.

Lard strenger and quiet; Western steam, closed at \$11.20; city, \$10.75. Grain freights to Liverpool quiet and nominal; ectton, 5s.6d.

CHICAGO.

CHICAGO.

CHICAGO. I.L., Jan. 16.—A vast amount of short wheat was bought in to-day and an immense quantity of long wheat was seld out. The realizing on long stuff was done chiefly around Ste. and over. The price at the close was substantially the same as on Saturday after selling le. higher. Corn is %r. and oats from ½ to ½r. higher for new delivery. Pork is 25c., lard 5c. and ribs 10c. lower.

Opening.

January\$18.70 \$18.50 January ______ 10.75 May ______ 10.70

BALTIMORE.

BALTIMORE, MD., Jan. 16.—Flour firm;
Western superfine, \$1.95\(\alpha\)2.20; do. extra,
\$2.35\(\alpha\)3.20; do. family, \$3.50\(\alpha\)3.85; winter
wheat, patent, \$4.10\(\alpha\)4.35; spring do., \$4.35
\(\alpha\)4.50; do. straight, \$4.00\(\alpha\)4.35.

Wheat strang: No. 2 red spot, \$1\(\alpha\)8.14\(\alpha\);
February, \$1\(\alpha\)6.18\(\alpha\)6.2; Hay, \$4\(\alpha\)8.44\(\alpha\)6.2;
steamer No. 2 red, 77\(\alpha\)c, bid.

Corn strong: mixed spot, 54c, bid; January, 52\(\alpha\)6.25, bid; white wheat, by sample,
\(\alpha\)5.55\(\alpha\)6.2 rellew do., 54\(\alpha\)50\(\alpha\)6.55. 2054c.; yellew do., 54056c. Oats firm; No. 2 white, Western, 41042c.;

o 2 mixed, 38/0385c. Hay inactive; good to choice timothy, Grain freights quiet; steamer to Liverpool,

Provisions high though active; mess pork, 18% of the ...
Bulk meats—Loese shoulders, 9% c.; long clear rib sides and sugar-pickled shoulders, 10% c.; sugar-cured smoked shoulders, 12% c.;

hams, 14%@15c. Lard—Refined, 12%c. Butter very firm; creamery, fancy, 34c.;

do., fair to choice, 256682c.; do., imitation, 27c.; ladle, fancy, 26c.; good to choice, 226, 24c.; rolls, fine, 23c.; do., fair to good, 206, 22c.; store-packed, 16618c.

22c.; store-packed, 16g18c.
Eggs uncertain at 40g44c.
Coffee firm; Rio cargoes fair, 18½c.; No.
7, 175-8947½c.
Sugar strong and active; granulated, 4½c.
Cupper strong; refined, 11½-6911½c.
Whisky strong at \$1.42g1.43.
Stocks—Northern Central, 69-69½; Baltimore and Ohio Southwestern second incomes, 33½ bid; do. third incomes, 10g10½; Consolidated Gas, 59½ asked. dated Gas, 59¼ asked.

ST. LOUIS. ST. LOUIS, MO., Jan. 16.-Flour firm and

unchanged. Whent-Cash firm; No. 2 red. 71c. Options opened %c. lower, but soon reacted %c., and from that on there were sharp fluctuations, and finally a quick turn down, and the close was %c. below Saturday; May closed case was see, seew saturday, sary closed at 76%/276%/e.; July, 77%c.

Corn advanced early, but the gain was nearly all lost, the close being %c. above Saturday; eash, 39%c.; January, 38%c.; May,

433,6-4345c.
Onts-Cash firm at 33c.; May advanced early, but closed a shade off at 354,6354c.
Whisky steady at \$1.35.
Pork quiet at \$18.50 for job lots.
Lard lower at \$10.75.
Dry salted means and bacon very quiet;

nly light job trade done at last week's que-

LIVE STOCK MARKET. UNION STOCK YARDS, ILL., Jan. 16 .-

CATHE—Receipts, 13,000; shipments, 4,000; market strong to higher; best steers, \$5,00@ 5.50; fair to good, \$4.50@4.95; others, \$3.50@4.25; Canners, \$2.00@2.50; cows, \$2.75@ Hors-Receipts, 30,000; shipments, 9,000;

Hors-Receipts. 30,000; shipments, 9,000; market active and closed fairly steady; mixed. \$7.00/27.75; prime heavy and butchers' weights. \$7.80/27.95; sorted light, \$7.00/27.65; pirs. \$4.50/26.25.
Sheep-Receipts. 9,000; shipments, 2,000; market steady to stronger; natives, \$4.00/26.25.

5.35; lambs, \$4.00/26.25.

CINCINNATI.

CINCINNATI, O., Jan. 16.-Flour in fair demand and steady; fancy, \$3.25@3.45; famlv. \$2,40@2.60. Wheat scarce and strong; No. 2 red, 73c. Corn in good demand and strong; No. 2

nixed, 43c.
Oats strong; No. 2 mixed, 36c.
Pork firm at \$19.25.
Lard quiet at \$10.624@10.75.
Bulk meats firm at \$10.00.
Bacon steady at \$11.25.
Whisky quiet at \$1.35.

WILMINGTON. WILMINGTON, N. C., Jan. 16 .- Turpen-

tine firm at 30c. in firm; strained, 9714c.; good do., Tar firm at \$1.15. Crude turpentine steady; hard; \$1.00; yellow dip and virgin, \$1.70.

JAY GOULD HAD ENOUGH.

His Experience on a Rocky Railroad in Texas. Jay Gould once made a trip to Texas to

inspect the International and Great Northern railway. It was in the autumn of 1878, and, as usual, the millionaire was in a husry. Meeting the gentleman who had the sale of the road in hand, he said:
"I'm a busy man, and I want to be back in New York next week. Rush me through."

A special train was made up and put in charge of Jake Lauer, one of the pioneers in engine ring. "Rush him" was the order, and Mr.

Lauer did some hard thinking. He knew that the roudbed was in terrible condi-tion, and that to run over twenty miles was taking desperate chances. Lauer had lots of nerve, but he felt the responsibil-ity imposed on him by the officials in placing Gould in his hands. He concluded finally to the his own indement take finally to use his own judgment, take no chances and stick closely to the sched-

ule time.

Between Marshall and Galveston the schedule called for 35 miles to be made between dark and daylight. Jay Gould did not retire early, and on that night seemed particularly wideawake. He sat reading a newspaper by a dim light, and every once in a while stanced out the ule time. every once in a while glanced out the window impatiently. It was evident that the great man was becoming angry. Final-ly the storm burst. Turning to one of the officials accompanying him, he remarked

"If this were a funeral train it couldn't possibly travel in a more decorous man-ner. Steam up and let us go along." The gentleman spoken to was aware that the night ride had been specially arranged in order that the condition of the roadbed could be concealed from Gould, but, thus forced, he had nothing to do but to order an increase of speed. The order was given, but the train moved along at

the same speed.
"Send the engineer to me," said Gould,
"I'll talk to him." At the next stopping place Lauer was summoned and given to understand that he was not capable of driving a car horse,

much less running an engin "Get along! Push her! Let's see what the machine can do!" urged Gould. Lauer demurred, and the railroad magnate concluded that he was afraid. He's a coward," he finally said; "put another man in charge."

Lauer overheard the remark and flushed "All right," he said, we'll open her

In a few moments the little special was speeding through the night at the rate of forty-five miles an hour. It was a ride to be remembered. The cars rocked from side to side, creaking in every joint, and now and then lifting as if about to leave the track. Everybody clung to some sup-port, those who knew the condition of the

roadbed expecting to be huried into eter-nity every minute.

Lauer sat at the throttle, watching the rails as they gleamed like silver threads. He was as pale as those in the train behind, but, as he remarked in telling the

"I'd have gone up with pleasure before "I'd have gone up with pleasure before I would have given that little cuss the chance to say I was a squeaier."
Once he looked back at the swaying train and said: "He won't stand it long."
The engineer was right. At a particularly bad place the bell-cord was jerked and the train brought to a standstill. Jay Gould was picked from under a seat, where he had been thrown, and angrily faced the engineer, who had come back faced the engineer, who had come back

to the car.
"What ir the name of all that is good what ir the name of all that is good and holy, do you mean?" he demanded. "Do you want to kill us all?" "You said you wanted me to pull her open," replied Lauer quietly. Gould glared at the man a moment and his manner changed. "My man," he said, "you go back there

and use your own judgment the rest of the trip. I know how to manipulate a railroad, but I guess you know more than I do about running an engine assisted to his berth.-San Antonic

AMERICAN LITERATURE.

German Studies Have Played an Impor tant Part in Its Development.

Dr. A. M. Learned, of the Johns Hopkins University, began a series of lectures at Strawbridge Methodist Episcopal church last night on "Studies in Ameri-can Literature." This lecture was the first (Mr. Learned says) move in an atfirst (Mr. Learned says) move in an attempt for regular university extension
in the city. Dr. Learned, in his lecture,
said: "It is my plan to organize a system of literary studies, and to show the
students the influence German has on
American literature. To properly study
these German influences we must go back
to the time of the settlements of the
Germans in this country, about the seventeenth century. Although many historians have failed to recognize the importance of German culture in this country. tance of German culture in this country, yet it will be found that for more than a century before 1800 a strong current of German life and literature was flowing from the Fatherland to America.

"Our real interest in German influence

on . American thought, on American the period with the nineteenth century with the studies of Bancroft, Longfellow, Emerson, Margaret Fuller and others. One of the most brilliant careers ever made by a foreign student and others. One of the most brillant careers ever made by a foreign student at a German university was that of George Bancroft, the historian, who graduated with a degree of Ph. D. before he was twenty years old. The importance of Bancroft's studies in Germany for American historical science has only begun to be appreciated. The influence of German thought of the nineteenth century literature, however, is due in large measure to the labors of Thomas Carlyle, who was the inevitable mediator in literature between the German and English-speaking people. Carlyle's interest in German literature was aroused by his desire to read Werner's scientific wriungs in the original. His friend, Edward Irving, of Edinburgh, gave him a German dictionary, but the grammar had to be brought from London. Finally, he exchanged French for German lessons with an old school friend just returning from Germany in 1819. In 1820 he had read Goethe's "Faust," and published an article upon it in the Edinburgh Review in April, 1822. In Goethe, Carlyle found an answer to his In Goethe, Carlyle found an answer to his problems of life, and he was to him his sympathetic genius. To Miss Welch he writes on April 6, 1823: 'Goethe's feelings are as various as the hues of earth and sky, but his intellect is the sun that illustrates and overrules them all.' Carsky, but his intellect is the sun that his-minates and overrules them all.' Car-lyle's works in German follow in quick succession in the next ten years from 1822. He published more than a dozen es-says, treatises and translations. "Longfellow first visited Germany in 1825. The German studies that he had

kept up at intervals were renewed in 1835, in order to fit him for the chair for professor of modern languages at Harvard He traveled through several countries of Europe studying the respective languages under distinguished tutors."—Baltimore

WANTS.

WANTED-A SOLE MANAGER FOR No.
1009 West Cary street.

WANTED-BRIGHT YOUNG LADIES W to canvass in the city. Salary paid.
Address BUSINESS, care The Times. jul2-tf

W ANTED-A GENTLEMAN AND HIS WIFE, or TWO GENTLEMEN, to occupy pretty, second-story FRONT ROOM, furnished or unfurnished, with board. Good locality. Terms reasonable. Address 402 east Clay street. jai2-tf

MEETINGS.

A NNUAL MEETING.—THE ANNUAL LIFE INSURANCE COMPANY OF VIRGINIA will be held at 12 o clock M., at the company's office, on WEDNESDAY, January 25, 1863.

JAMES W. PEGRAM.
ja 13-td Secretary.

Office of the Bohls Cigarette Machine Co., Richmond, Va Office of the Bohls Cigarette Machae.

Richmond, Va.

THE REGULAR ANNUAL MEETING
of the stockhelders of this company will
be held at the Exchange Hotel, this city, on
THURSDAY, January 26th, at 12 M.
THURSDAY, January FRED. S. MYERS,
Secretary.

Va. Safe Deposit and Fidelity Co.,
Richmond, Va., Dec.*SI, 1892.

THE ANNUAL MEETING OF THE
STOCKHOLDERS of this company
will be held at their office, in the Planters' National Bank building, TUESDAY,
17th of January, at 12 o'clock M.
JOHN MORTON,
de31-td Secretary and Treasurer.

VIRGINIA STATE DEBT!!

The VIRGINIA BONDHOLDERS' COM-MITTEE (of New York) having requested the Distributing Commission under the plan and Proposition for the Adjustment of the Debt of Virginia, dated November 28, 1890, Debt of Virginia, dated November 23, 1890, to proceed to adjust the distribution of the New State Bonds to be issued in settlement of the debt, holders of Bends or Coupons interested in the distribution desiring to make any communication to the Commissioners on the subject of the distribution are requested to do so before the 25th of January, 1853, after which date the Commissioners will proceed to the consideration of the matter.

All communications must be made in triplicate and type-written or printed and sent to Mr. Phillips Smalley, secretary of the Commission, care of Central Trust Company, New York,

New York, January 12, 1893. E. J. PHELPS,
JOHN H. DANIELL.
S. N. ERAITHWAITE.
Commission.
ja12-th.sa.tu.tju24

M ONEY TO LOAN ON CITY REAL ES-

DENGON, TUPPER & CO., 821 Main street ja15-2t INVESTMENTS

JANUARY, 1893. We offer for sale a select list of high-grade Investment Bonds and Stocks, including

Virginia new 3's. North Carolina 4's. City of Richmond bonds.

City of Lexington. Ky., bonds. City of Jackson, Tenn., bonds. R. F. and P. R. E. dividend obligations. Atlanta and Charlotte A. L. Ry. 1st 7's.

Scattle, Lake Shore and Eastern Ry. 1st mortgage 6's (guaranteed by Northern Pacific H. H. Co.) Campbell County, Va., 6 per cerat. bonds. Virginia State Insurance Company stock. Planters' National Bank stock.

Virginia Safe Deposit and Fidelity Com-pany stock. And other attractive securities. Prices and particulars on application.

JOHN L. WILLIAMS & SONS, BANKERS, CORNER TENTH AND MAUN STREETS,

RICHMOND, VA. MERCHANTS' AND I'LANTERS' SAVINGS BANK

Capital, - - - - \$100,000

JOHN H. MONTAGUE, I resident. H. A. WILLIAMS, Cashler. DIRECTORS

LIEWIS GINTER,
N. W. NELSON,
JOHN C. SHAFER,
THOMAS G. JACKSON,
JOSEPH HALL,
JOHN H. MONTAGUE,
H. L. CABELL. Deposits Received and Interest Allowed

LOANS MEGOTIATED. J. P. BRANCH, Pres. FRED. R. SCOTT, V.-Pres.

MERCHANTS'NATIONAL BANK OF RICHMOND.

DESIGNATED CITY, STATE AND GOV-

ERNMENT DEPOSITORY. Capital, - \$200,000.00

UNDIVIDED PROFITS. \$205,576.79.

Collection facilities unsurpassed; items col-lected at most reasonable rates on any part of the world especially on points in the Virginias and Carolinae. Interest allowed by special agreement. agreement.
Foreign exchange bought and sold.

Correspondence and business solicited TO INVESTORS.

All persons contemplating investments for 1833 are invited to consider the desirability of the stock of THE OLD DOMINION BUILDING AND LOAN ASSOCIATION, which is sold at \$50 per share, and has a maturity value of \$100 per share, paying 6 per cent, annual cash interest until maturity upon the amount invested.

This stock presents the rare combination of handsome returns with security as absolute as any known investment.

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CARLTON MCARTHY,
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Secretay and Treasurer, 1115 Main street, Richmond, Va. J. TAYLOR ELLYSON, President.

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John B. Purcell, Norman V. Randlpoh,
J. Taylor Ellywon, John S. Ellett,
Frank T. Sutton.

de4-2m

THOMAS BRANCH & CO., BANKERS AND BROKERS, 1101 MAIN STREET.

Foreign exchange bought and sold. Letters of Credit.

WYNDHAM BOLLING NOTE BROKER, Money Loaned on Improved City Real Estate at 6 Per Cent.

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